

Carl Wm Seifer - Baker

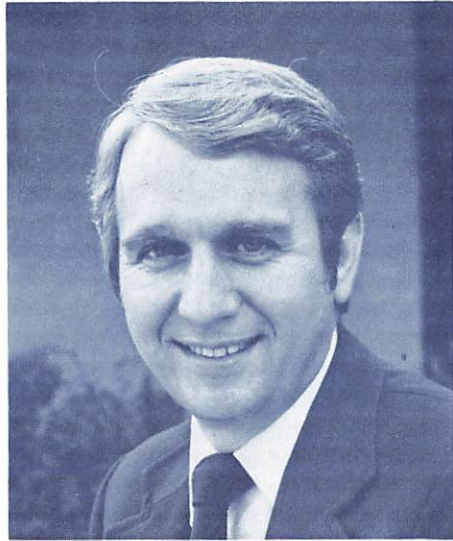


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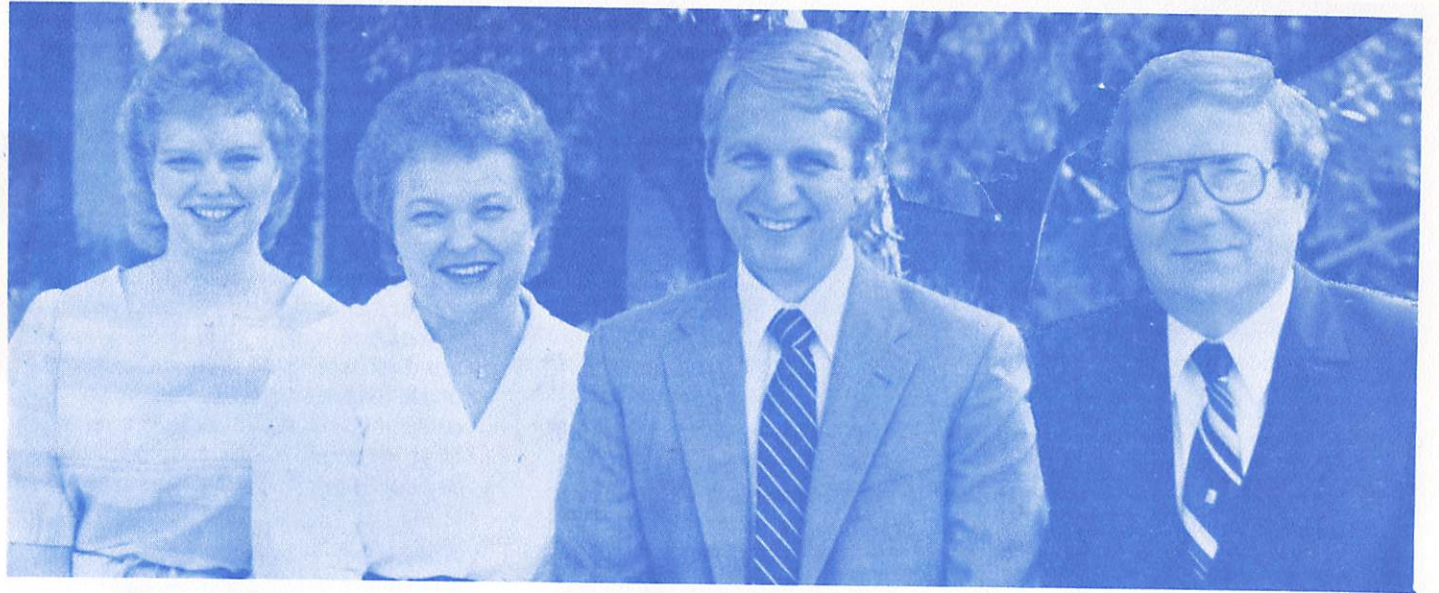


*Rec'd of  
Carl &  
Honalee*

Maximum Cough  
Suppressant



Carl W. Seiter  
Ph.D., CFP



*Shown (from left) in the garden of FSA's Camelback Offices, Christine, Honalee and Carl Seiter (FSA President) are joined by Donald G. Hughes, veteran banker, who brings a high level of financial expertise to FSA.*



*Kathy and Joe Blanchette (at center) stand in front of their vintage Thunderbird with Carl and Honalee Seiter outside of FSA's Camelback offices.*

## Tax Strategies...

### RETIREMENT SAVINGS

The major retirement savings vehicles available to individuals are the 401(k) plan, the 403(b) plan, the IRA, and the Roth IRA. Each of these plans has its own set of rules and regulations, and it is important to understand them in order to make the most of your retirement savings.

The 401(k) plan is a popular choice for many individuals. It allows you to contribute a certain amount of money each year, and the contributions are tax-deferred. This means that you do not pay taxes on the contributions until you withdraw the money in retirement.

The 403(b) plan is similar to the 401(k) plan, but it is designed for employees of non-profit organizations. It also allows for tax-deferred contributions, and the rules are similar to those of the 401(k) plan.

The IRA is another popular retirement savings vehicle. It allows you to contribute a certain amount of money each year, and the contributions are tax-deferred. This means that you do not pay taxes on the contributions until you withdraw the money in retirement.

The Roth IRA is a newer retirement savings vehicle. It allows you to contribute a certain amount of money each year, and the contributions are made with after-tax dollars. This means that you have already paid taxes on the contributions, but you can withdraw the money in retirement without paying taxes on it.